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Order Filed on December 21, 2017
by Clerk
U.S. Bankruptcy Court
District of New Jersey

IN RE

MUHAMMAD, SONIA

Debtor(s).

: UNITED STATES BANKRUPTCY COURT
: FOR THE DISTRICT OF NEW JERSEY


:
: CASE NO. 17-12922-ABA
: CHAPTER 13

:
: Honorable Andrew B. Altenburg, Jr.
:

CONSENT ORDER RESOLVING OBJECTION TO CONFIRMATION

The relief set forth on the following pages is hereby ORDERED.

DATED: December 21, 2017



Honorable Andrew B. Altenburg, Jr.
United States Bankruptcy Court

This matter having been brought before the Court by South Jersey Federal Credit Union, (the "Credit Union") by and through its counsel, Robert J. Malloy, Esquire, and by Joel Schwartz, Esquire, counsel for the Debtor; and

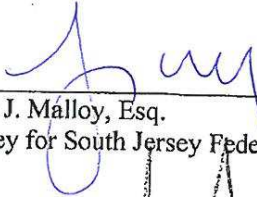
The Debtor having filed a Chapter 13 Plan, the Credit Union having filed an Objection to the Confirmation of said Chapter 13 Plan, and the parties subsequently having resolved their differences, and the Court noting the consent of the parties to the form, substance and entry of the within Order, and for other good cause shown:

IT IS on this _____ day of _____, 2017, ORDERED as follows:

1. The Credit Union has filed a valid, secured Proof of Claim (Proof of Claim No. 2, filed July 5, 2017) in the amount of \$21,556.59, evidenced by a Mortgage recorded September 8, 2010 in the office of the Atlantic County Clerk in Book 13192, CFN#2010053251 and affecting and encumbering real property of the Debtor located at 317 Mallard Court, Pleasantville, New Jersey 08232.
2. Pursuant to the Mortgage and the associated Loanliner and Security Agreement, the regular bi-weekly payment due and owing from the Debtor to the Credit Union is \$156.25.
3. The parties have agreed that, in full satisfaction of the amount owed to the Credit Union, the Debtor will make 54 consecutive monthly payments in the amount of 200.00 through the Plan (totaling \$10,800.00), followed by a single balloon payment in the amount of \$12,952.76, all as more fully set forth in the Amended Modified Plan filed December 11, 2017 by counsel for the Debtor.
3. The Debtor must, no later than seven (7) days following the date of entry of this Order, pay all property taxes due and owing on the Property through the 4th quarter of 2017. Thereafter, during the pendency of this Chapter 13 Case, the Debtor must pay all property taxes for the Property have been paid on or before the due date of each successive quarter.
4. The Debtor must, no later than seven (7) days after the entry of this Order, provide the Credit Union with proof of paid current homeowner's insurance upon the Property.

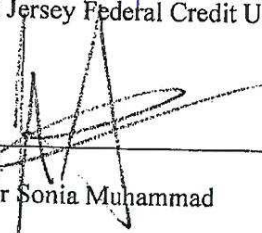
5. In the event that the Debtor fails to comply with its obligations under this Order or with any other payment obligation or other obligation set forth in the Mortgage or the associated Note for a period of thirty (30) days, the Debtor shall be deemed in default of this Order and the Credit Union may, ex parte, with notice to the trustee, the debtor and the debtor's attorney, vacate the stay as to the said real property and shall be entitled to pursue its rights and remedies with regard to the Debtor's Real Property. This Order shall be incorporated in and become a part of any Order Confirming Plan filed hereafter in the within matter.

We hereby consent to the entry of this ORDER:



Robert J. Malloy, Esq.
Attorney for South Jersey Federal Credit Union

12/19/17
Date



Joel Schwartz, Esq.
Attorney for Debtor Sonia Muhammad

12/19/17
Date

Certificate of Notice Page 4 of 4
United States Bankruptcy Court
District of New Jersey

In re:
Sonia Michelle Muhammad
Debtor

Case No. 17-12922-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Dec 21, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 23, 2017.

db +Sonia Michelle Muhammad, 317 Mallard Court, Pleasantville, NJ 08232-1253

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 23, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 21, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Specialized Loan Servicing LLC dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Joel Lee Schwartz on behalf of Debtor Sonia Michelle Muhammad esqinac@aol.com,
stacygreen7@aol.com
Robert J. Malloy on behalf of Creditor South Jersey Federal Credit Union
ecf.rjmalloylaw@gmail.com
Robert P. Saltzman on behalf of Creditor Specialized Loan Servicing LLC dnj@pbslaw.org
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7